

**Information to identify the case:**

Debtor 1	<u>Myriame Duplan</u>	Social Security number or ITIN	xxx-xx-8604
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-16594-VFP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Myriame Duplan  
aka Myriame Berrios, aka Myriame Duplan  
Berrios

9/19/19

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Myriame Duplan  
DebtorCase No. 16-16594-VFP  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 3  
Total Noticed: 54

Date Rcvd: Sep 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2019.

db  
cr  
+Myriame Duplan, 72 Willow Way, Wanaque, NJ 07465-1709  
+U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER, Phelan Hallinan & Schmieg, PC,  
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
516104314 +Advantage Assets II, Inc., 1000 North West Street, Suite 1200, Wilmington, DE 19801-1058  
516109200 +Bureau of Housing Inspection, PO Box 810, Trenton, NJ 08625-0810  
516104321 +Charles Mallany, 151 West 33rd Street, Bayonne, NJ 07002-1944  
516104328 +Eichenbaum & Stylianou, 10 Forest Ave., #300, Paramus, NJ 07652-5238  
516104329 +Faloni & Associates, LLC, 165 Passaic Ave., #301B, Fairfield, NJ 07004-3592  
516104330 +Fein, Such, Kahn & Shepard, 7 Century Dive, Ste. 201, Parsippany, NJ 07054-4673  
517281717 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage LLC, d/b/a Mr. Cooper, PO Box 619096,  
Dallas, Texas 75261-9741)  
516104340 +Pluese, Becker & Saltzman, 20000 Horison Way, Ste. 900, Mount Laurel, NJ 08054-4318  
516104341 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
516104342 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515  
516104343 +Ryan & Taneya Rodriguez, 151 West 33rd Street, Bayonne, NJ 07002-1944  
516104339 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: New Jersey Division of Taxation,  
Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245,  
Trenton, NJ 08695)  
516104344 +Schachter Portnoy, LLC, 3490 US Route 1, Ste. 6, Princeton, NJ 08540-5920  
516104348 +Tenaglia & Hunt, P.A., 395 West Passaic Street, #205, Rochelle Park, NJ 07662-3016  
516581226 +U.S. Bank Trust, N.A., as Trustee, for LSF9 Master Participation Trust,  
13801 Wireless Way, Oklahoma City, OK 73134-2500  
516581227 +U.S. Bank Trust, N.A., as Trustee, for LSF9 Master Participation Trust,  
13801 Wireless Way, Oklahoma City, OK 73134, U.S. Bank Trust, N.A., 73134-2500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 19 2019 23:49:24 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 19 2019 23:49:21 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
cr E-mail/Text: bankruptcy.bnc@ditech.com Sep 19 2019 23:49:05  
Ditech Financial LLC f/k/a Green Tree Servicing LL, PO Box 6154,  
Rapid City, SD 57709-6154  
516104315 +EDI: AMEREXP.COM Sep 20 2019 03:33:00 Amex, Po Box 297871,  
Fort Lauderdale, FL 33329-7871  
516104317 EDI: BANKAMER.COM Sep 20 2019 03:33:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998  
516280963 +EDI: OPHSUBSID.COM Sep 20 2019 03:33:00 Back Bowl I LLC, Series C,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
516104316 +EDI: BANKAMER2.COM Sep 20 2019 03:33:00 Bank of America, 100 North Tryon Street,  
Charlotte, NC 28255-0001  
516329902 E-mail/Text: camanagement@mtb.com Sep 19 2019 23:49:07 Bayview Loan Servicing, LLC,  
c/o MtT Bank, PO Box 840, Buffalo, NY 14240-0840  
516104318 +EDI: BANKAMER.COM Sep 20 2019 03:33:00 Bk Of America, 4161 Piedmont Pkwy,  
Greensboro, NC 27410-8119  
516104319 EDI: CAPITALONE.COM Sep 20 2019 03:33:00 Capital One Bank Usa N, 15000 Capital One Dr,  
Richmond, VA 23238  
516104320 +E-mail/Text: bankruptcy@cavps.com Sep 19 2019 23:49:33 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Valhalla, NY 10595-1340  
516104322 +EDI: CHASE.COM Sep 20 2019 03:33:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
516104323 +EDI: CITICORP.COM Sep 20 2019 03:33:00 Citibank SD, NA, PO Box 6500,  
Sioux Falls, SD 57117-6500  
516104324 +EDI: WFNNB.COM Sep 20 2019 03:33:00 Comenity Bank/pier 1, 4590 E Broad St,  
Columbus, OH 43213-1301  
516121944 +EDI: DISCOVER.COM Sep 20 2019 03:33:00 Discover Bank, Discover Products INC,  
P.O. Box 3025, New Albany Ohio 43054-3025  
516104325 +EDI: DISCOVER.COM Sep 20 2019 03:33:00 Discover Fin Svcs LLC, PO box 15316,  
Wilmington, DE 19850-5316  
516330707 E-mail/Text: bankruptcy.bnc@ditech.com Sep 19 2019 23:49:05 Ditech Financial LLC,  
PO Box 6154, Rapid City, SD 57709-6154  
517611546 E-mail/Text: bankruptcy.bnc@ditech.com Sep 19 2019 23:49:05  
Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,  
Rapid City, South Dakota 57709-6154  
516104326 +E-mail/Text: bankruptcy.bnc@ditech.com Sep 19 2019 23:49:05 Ditech Financial Llc,  
Po Box 6172, Rapid City, SD 57709-6172  
516104327 +EDI: TSYS2.COM Sep 20 2019 03:33:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
516104331 +EDI: IRS.COM Sep 20 2019 03:33:00 Internal Revenue Service, PO Box 7346,  
Philadelphia, PA 19101-7346  
516387624 EDI: BL-BECKET.COM Sep 20 2019 03:33:00 Kohl's, c/o Becket and Lee LLP, PO Box 3001,  
Malvern PA 19355-0701

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 54

Date Rcvd: Sep 19, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516104332 +E-mail/Text: bncnotices@becket-lee.com Sep 19 2019 23:48:47 Kohls/capone,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
516104334 +EDI: RESURGENT.COM Sep 20 2019 03:33:00 LVNV Funding, LLC, PO Box 10497,  
Greenville, SC 29603-0497  
516321833 EDI: RESURGENT.COM Sep 20 2019 03:33:00 LVNV Funding, LLC its successors and assigns as,  
assignee of GE Money Bank, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
516104333 +EDI: RMSC.COM Sep 20 2019 03:33:00 Lowes, PO Box 530914, Atlanta, GA 30353-0914  
516104335 E-mail/Text: camanagement@mtb.com Sep 19 2019 23:49:07 M & T Bank, 1 Fountain Plz,  
Buffalo, NY 14203  
516104336 +EDI: MID8.COM Sep 20 2019 03:33:00 Midland Credit Management, Inc., 8875 Aero Drive,  
Suite 200, San Diego, CA 92123-2255  
516104337 +EDI: MID8.COM Sep 20 2019 03:33:00 Midland Funding, 2365 Northside Drive, Ste. 300,  
San Diego, CA 92108-2709  
516104338 +EDI: NAVIENTFKASMSERV.COM Sep 20 2019 03:33:00 Navient, Po Box 9655,  
Wilkes Barre, PA 18773-9655  
516234755 EDI: NAVIENTFKASMSERV.COM Sep 20 2019 03:33:00 Navient Solutions, Inc., P.O. Box 9640,  
Wilkes-Barre, PA 18773-9640  
516104345 +EDI: RMSC.COM Sep 20 2019 03:33:00 Synch/jcp, Po Box 965007, Orlando, FL 32896-5007  
516104346 +EDI: RMSC.COM Sep 20 2019 03:33:00 Synch/jcp Ppp, Po Box 965007, Orlando, FL 32896-5007  
516104347 +EDI: RMSC.COM Sep 20 2019 03:33:00 Synch/pc Richard, C/o Po Box 965036,  
Orlando, FL 32896-0001  
516104349 EDI: WTRNBANK.COM Sep 20 2019 03:33:00 Tnb - Target, C/o Target Credit Services,  
Minneapolis, MN 55440  
516104350 +EDI: WFFC.COM Sep 20 2019 03:33:00 Wells Fargo Bank, Po Box 14517,  
Des Moines, IA 50306-3517

TOTAL: 36

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* Kohl's, c/o Becket & Lee LLP, POB 3001, Malvern, PA 19355-0701  
516280964\* +Back Bowl I LLC, Series C, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
516225849\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury,  
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 21, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2019 at the address(es) listed below:

David E. Sklar on behalf of Debtor Myriame Duplan dsklar@scuramealey.com,  
ecfbkfilings@scuramealey.com;mmack@scura.com;lrichard@scura.com;jesposito@scuramealey.com  
David L. Stevens on behalf of Debtor Myriame Duplan dstevens@scuramealey.com,  
ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;mmack@scura.com;lrichard@scura.com;jesposito@scuramealey.com  
Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
James Patrick Shay on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER  
PARTICIPATION TRUST jpshay@mdwgc.com, jpshay@gmail.com  
Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com,lvala@rltlawfirm.com,  
rgaydos@rltlawfirm.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Jay L. Lubetkin on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com,  
NJ57@ecfcbis.com, lvala@rltlawfirm.com, rgaydos@rltlawfirm.com  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com  
Robert P. Saltzman on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC  
dnj@pbslaw.org  
Sindi Mncina on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER  
PARTICIPATION TRUST smncina@rascrane.com  
Steven P. Kelly on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER  
PARTICIPATION TRUST skelly@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 11